

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Stephen M Peterman  
 Debtor

Case No. 17-14667-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db  
 13949206 +Stephen M Peterman, 1126 Myrtlewood Avenue, Havertown, PA 19083-5203  
 13989234 +Bureaus Investment Group No 5 LLC, 1717 Central Street, Evanston, IL 60201-1507  
 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200,  
 Tucson, AZ 85712-1083  
 13949209 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13949210 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13949211 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 13949212 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 13949215 +Hyat, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279  
 13949216 +JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009  
 13949222 +The Bureaus Inc, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 13949223 +Union Plus Credit Card, P.O. Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 14 2017 01:17:29 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 01:16:44  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2017 01:17:02 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13949207 E-mail/Text: cms-bk@cms-collect.com Oct 14 2017 01:16:16 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 13949208 +EDI: CAPITALONE.COM Oct 14 2017 01:18:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 13949213 +EDI: DISCOVER.COM Oct 14 2017 01:18:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 13949214 +E-mail/Text: Banko@frontlineas.com Oct 14 2017 01:17:44 Frontline Asset Strategies,  
 2700 Snelling Ave., N., Roseville, MN 55113-1783  
 13949217 +EDI: MID8.COM Oct 14 2017 01:18:00 Midland Credit Management, Inc., 2365 Northside Drive,  
 Suite 300, San Diego, CA 92108-2709  
 13949218 +EDI: AGFINANCE.COM Oct 14 2017 01:18:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St,  
 Evansville, IN 47708-1013  
 13950139 +EDI: PRA.COM Oct 14 2017 01:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13949219 +EDI: DRIV.COM Oct 14 2017 01:19:00 Santander Consumer USA, Po Box 961245,  
 Ft Worth, TX 76161-0244  
 13949220 +E-mail/Text: compliance@sentrycredit.com Oct 14 2017 01:17:40 Sentry Credit, Inc.,  
 2809 Grand Avenue, Everett, WA 98201-3417  
 13949221 +EDI: RMSC.COM Oct 14 2017 01:18:00 Synch/car Care Midas, 4125 Windward Plz,  
 Alpharetta, GA 30005-8738  
 13949224 +EDI: URSI.COM Oct 14 2017 01:18:00 United Recovery Systems, 5800 North Course Drive,  
 Houston, TX 77072-1613

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Oct 13, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN on behalf of Debtor Stephen M Peterman scottfwaterman@gmail.com,  
scottfwaterman@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Stephen M Peterman</u>	Social Security number or ITIN	<b>xxx-xx-7895</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14667-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen M Peterman

10/12/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**